



FOR YOUR

BENEFIT

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for active and retired employees of the Commonwealth of Massachusetts

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Group Insurance Commission
*Providing Massachusetts State
Employees, Retirees, and Their
Dependents with Access to
Quality Healthcare at a
Reasonable Cost*

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Mental Health Receives Equal Footing with Other Diseases for State Employees

All state employees began receiving expanded mental health benefits as of July 1, 1999. The Group Insurance Commission extended mental health parity to all 70,000-state employees enrolled in HMOs (Idemnity and PPO Plan participants have enjoyed this coverage since July 1, 1994).

This enhanced coverage provides for treatment of mental health and substance abuse issues, such as depression and alcohol abuse. Typically insurers cap coverage for such treatment. For example, many insurers limit the number of days of hospitalization, the numbers of visits, or the amount paid for outpatient care. State employees, retirees,

and covered dependents now have no such restrictions. The necessity for the care is the major criterion, just as it is on the medical and surgical side.

The GIC has made this change because it believes that mental health conditions should be treated just as medical illness.

The press has applauded the State's mental health parity initiative for its employees. The Group Insurance Commission is pleased to be at the forefront of mental health benefits. Our benefit enhancement has been cited as helping the drive for statewide mental health parity legislation currently pending on Beacon Hill.

Attention Managers and Supervisors: Workplace-Related Stress Resources for Your Employees

The season for stress will soon be here. Do you anticipate holiday or Y2K-related stresses for your employees? If your employees currently have, or if you anticipate that they will have, low morale, internal conflicts, or difficult working conditions, plan ahead for Employee Assistance Program (EAP) sessions.

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VISIT US ON THE WEB
www.state.ma.us/gic

Y2K Will Soon Be Here

Don't Worry

The Group Insurance Commission and its health care partners have aggressively worked to ensure a smooth transition to the New Year, and to meet the Year 2000 (Y2K) challenge. Providing quality health care is our number one concern. As such, the GIC, and its partners, have identified affected systems, worked to remedy corresponding programs, and developed comprehensive contingency plans. All Plans have made extensive efforts to ensure that service

will remain uninterrupted and of top quality.

There is no need to panic, or to stock up on extra prescriptions. (Nor will additional supplies be permitted.) Merck-Medco Managed Care LLC, the GIC's pharmacy administrator, has taken steps to ensure that there will be an adequate supply of drugs available through its mail service pharmacies. They also are working with groups of retail pharmacies, and with prescription drug suppliers, to help ensure the readiness of these organizations for the Year 2000.

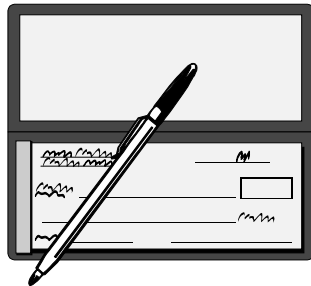
New Life Insurance Payout Choice

CIGNA, GIC's life insurance underwriter, will now send a checkbook to beneficiaries of \$5000 or more after they approve a claim.

Beneficiaries can elect to:

- 1) Write a check for the full benefit amount in one lump sum; or
- 2) Write checks in increments of \$250 or more as needed

With the second option, benefits will earn interest, enabling survivors to access their funds as needed. Interest accrues at a very attractive rate, and is adjusted once per week, guaranteed to equal or exceed the previous week's Bank Rate Monitor Index (BRM). There are no limits to the number of checks beneficiaries may write. Checking privileges are cost-free, with no maintenance charges, per-check fees or penalties for withdrawals. Once the balance falls below \$250, CIGNA will issue a check for the balance and close the account.



When You Move.....



To ensure that you receive your mail when you move, be sure to fill out the U.S. Postal Service's National Change of Address Form. Available at your local Post Office, these forms can be used for permanent or temporary address changes.

Please be sure to fill out these forms completely.

TIP: One common omission is completing Section 1, indicating if the address change is for a single person, business, or an entire family. When this section is not completed, the Post Office assumes that the entire family has moved. For example, if a student moves to school, and he or she completes a Change of Address form, omitting this section, the whole family's mail will be forwarded to the student's address.

Stress Resources for Your Employees

(continued from page one)

All state agencies have access to wellness seminars (including stress management), management consultations, grief support groups, and critical incident debriefings through the GIC's United Behavioral Health Plan. These services are available to all Group Insurance Commission enrollees, regardless of health plan. *Managers and Supervisors can access these services for all their employees by calling Susan Cooper at 781-768-2277. Individuals with Indemnity Plan or Commonwealth PPO coverage can access personal short-term help through United Behavioral Health at 1-888-610-9039.*

For more information on these payout options, call CIGNA's Customer Service line at 1-800-570-3778.

Flu and Pneumonia Season is Arriving Soon – Vaccination Can Prevent Your Becoming One of Its Victims

Flu and pneumonia season are rapidly approaching. According to the Department of Public Health, the flu season is projected to begin as early as November. Based on 1996 statistics from The Centers for Disease Control and Prevention (CDC), influenza and pneumonia were the fifth leading cause of death among people age 65 or older in the US. The flu accounted for about 20,000 deaths nationally last year. If you fall under one of the following categories, vaccination makes sense:

- People age 65 or older
- People under age 65 who have certain chronic diseases or weakened immune systems (such as liver, heart or lung disease, diabetes mellitus, cancer, blood disorders, organ transplants, HIV infection, or AIDS)
- Pregnant women

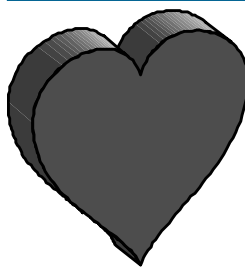
The GIC recommends that individuals who fall in any of these categories should contact their physicians for vaccinations. Free vaccines are available at many satellite agencies, doctor's offices, and community centers. Contact your human resource department, your town hall, or local public health department for the programs near you.

New Flu Drug Covered -- With Restrictions

A new drug that does not prevent flu, but may reduce the length of your illness by a day or two is now on the market. Named Relenza®, it is an orally inhaled drug for the treatment of uncomplicated influenza virus Type A and Type B. It is only effective in adults and adolescents 12 years and older who have been symptomatic for no more than two days. If you have GIC Pharmacy benefits through Merck-Medco, this drug will be covered with the following restrictions:

- * Retail fills only (mail orders excluded)
- * Not available for children under the age of 12
- * One prescription per person per season
- * No refills permitted

Check with your plan about coverage if you are an HMO member. Some plans will cover Relenza®, others will not.



Coronary Artery Disease Strikes Many Families How Can You Reduce Your Risks?

According to the Centers for Disease Control approximately 960,000 Americans die of coronary artery disease (CAD) each year, accounting for more than 40% of all deaths. Despite popular beliefs, CAD is the major killer of women, accounting for more than half of the 960,000 deaths. In addition, about 58 million Americans (almost 22% of the nation's population) live with some form of the disease.

Uncontrollable risk factors:

Male gender or menopausal women who are not on hormone replacement therapy

Family history of early CAD in first degree relatives

Controllable risk factors:

Smoking

Sedentary lifestyle

Diabetes

Stress

High Cholesterol

High Blood Pressure

Being Overweight

According to the CDC:

- ✓ Smoking cessation has been demonstrated to lead to a 7% to 47% reduction in cardiac events.
- ✓ Lowering your cholesterol by a range of 6% to 25% has been demonstrated to lead to a 7% to 42% reduction in cardiac events.
- ✓ Participating in a physician approved exercise program after a cardiac event has been demonstrated to lead to a 20% to 25% reduction in cardiac deaths over follow-up durations of 3 months to 3 years.
- ✓ Adequate control of hypertension has been demonstrated to lead to a 14% reduction in coronary events.
- ✓ Initial trial results on intensive diabetic control appear to support a reduction in cardiac events.
- ✓ Significant weight loss has been shown to produce beneficial changes to coronary arteries.
- ✓ Studies on the benefit of stress management suggest a reduction of recurrent cardiac events by 43% to 50%. However, this benefit disappears within 6 months upon cessation of this stress management.

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Heart Help

(continued from page three)

As of July 1, 1999 ALL GIC enrollees who have been diagnosed with Coronary Artery Disease are eligible to participate in the GIC's CAD Program. (Prior to this date, only Indemnity and PPO Plan participants were eligible.) This program is a behavioral and lifestyle education program focusing on the risk factors above that can be changed. Through this program, your needs for surgical intervention will be reduced.

Contact your plan or physician to participate in GIC's CAD program.

Y2K Credit Union

Certificates 5.5%-6.0%^{APY}



To celebrate the Year 2000, the Massachusetts State Employees Credit Union (MSECU) is offering two special high yield Share Certificates. The 6-month Y2K Certificate earns 5.25% Annual Percentage Yield (APY), the 12-month Certificate earns 5.50% APY, and the 18-month Certificate pays 6.0% APY. Open either Certificate with \$500 or more.

MSECU benefits and services are available to current and retired employees of the Commonwealth of Massachusetts, and their family members. *To open a MSECU Y2K Special Rate Share Certificate, or for information on other credit union products and services, contact the credit union at 1-800-770-7733, or 617-723-5555. Visit their web site at www.mastatecu.org.*

Savvy Health Care Shopping

How did you choose your tailor or hairdresser? Chances are you selected them because they ask questions, got to know your needs, and your style. You probably stick with them because you like the outcome and feel you are receiving a valuable service for your money.

Your health is paramount and you should shop for health care more diligently than other services. A good health provider also asks questions, gets to know you, and provides value for the state's and your money.

The National Center for Quality Assurance (NCQA) has devised measures to assist consumers with shopping for health care, and for evaluating HMOs specifically. One of their Year 2000 measurements will pertain to cholesterol. Does your current provider meet this recommended criterion?

Cholesterol Screening – NCQA's Attribute of Good Care

Consumers over age 20 should have their cholesterol level screened. Cholesterol is used to classify your risk for cardiovascular disease. There are two types of cholesterol: High Density Lipoprotein (HDL), and Low-Density Lipoprotein (LDL). Desirable HDL levels fall in the 60 mg/dl range. Desirable LDL levels are below 130 mg/dl. When levels are above this level, your physician should begin regular monitoring, or intervention measures, depending on the reading. *(GIC enrollees diagnosed with Coronary Artery Disease have access to GIC's CAD Program. See "Heart Help" this page.)*

Prescription Drug Review Procedure Implemented

Merck-Medco Managed Care, LLC, the prescription drug program administrator for the GIC, has implemented a prescription drug review procedure to ensure that national clinical guidelines are followed for certain drug therapies. When you obtain a prescription for these drugs, your pharmacy will review your claims history to ensure that the dosage level and duration of therapy is effective, as prescribed by these standards. In the event that the dosage or duration exceeds these guidelines, your pharmacy will limit the drug. However, if you or your physician feels there are circumstances that may qualify you for additional medication in excess of the guide-

lines, your doctor may request a coverage review. For example, many patients are unnecessarily on anti-ulcer drugs at a high dosage for six months or longer. Many of these patients could be safely taken off the medication altogether, or use a lower dosage. The new procedure would flag this medication for review.

The medications included in this program include drugs for migraine therapy (e.g. Imitrex), erectile dysfunction (e.g. Viagra), and topical antifungals for nail infections (e.g. Lamisil and Sporanox). Contact Merck-Medco at 1-800-988-1795 for additional information on this program.

The GIC's ABC's

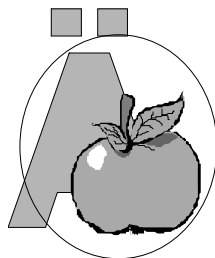
CIC — Catastrophic Illness Coverage. GIC Indemnity Plan participants can elect CIC or non-CIC coverage. CIC increases the benefits for most covered services to 100%. Enrollees without CIC receive benefits for these same services at 80% coverage. Over 95% of all indemnity plan members select CIC.

PPO — Preferred Provider Organization. This is a network of healthcare professionals including doctors, hospitals, laboratories, and ancillary service providers who have individually decided to participate in a Managed Care Plan. The Commonwealth's PPO is administered by Tufts Health Plan, and is called the Commonwealth PPO. Members receive greater benefits for network-based care.

CAD — Coronary Artery Disease Prevention Program. A behavioral and lifestyle education program available to all GIC enrollees diagnosed with Coronary Artery Disease. This program assists with reducing the need for surgical intervention by focusing on lifestyle modifications. Contact your plan or physician to participate.

EAP — Employee Assistance Program. All GIC enrollees have access to work-related stress benefit seminars if requested by their manager or supervisor (see article page 1). Additionally, GIC Indemnity Plan and Commonwealth PPO participants can receive referral assistance for financial, legal, community, and dependent care services through the EAP. Contact United Behavioral Health for additional information.

LTD — Long Term Disability. This is an income replacement program for active employees providing a tax-free benefit of up to 50% of salary if illness or injury renders them unable to work for longer than 90 days.



Benefits Access

GIC Indemnity Plan	1-800-442-9300 www.plusaccess.com
Commonwealth PPO	1-800-870-9488 www.tufts-healthplan.com
United Behavioral Health	1-888-610-9039 www.unitedbehavioralhealth.com
Merck-Medco	1-800-988-1795 www.merck-medco.com
Fallon	1-800-868-5200 www.fchp.org
Harvard Pilgrim	1-800-842-4464 www.harvardpilgrim.org
Health New England	1-800-842-4464 www.healthnewengland.com
Neighborhood Health Plan	1-800-433-5556 www.nhp.org
Tufts Health Plan	1-800-462-0224 www.tufts-healthplan.com
CIGNA Healthsource	1-800-244-1870 www.cigna.com
The Hartford (LTD)	1-800-322-6222
Vision One	1-800-804-4384
Medicare	1-800-772-1213 www.hcfa.gov/medicare
State Retirement Board	1-617-367-7770 www.state.ma.us/treasury/srb
GIC	1-617-727-2310 www.state.ma.us/gic
GIC TDD Access	1-617-227-8583

Benefits for Staff in Legislature, Executive Offices, and Managers

Delta Dental	1-800-553-6277 www.deltamass.com
SightCare	1-800-595-9881

Keep in mind...

Report any changes in your family

Active employees must notify the Group Insurance Coordinator where they work of family changes. Retirees must call their health plan and notify the GIC in writing of the following changes:

- ★ Have a baby
- ★ Add dependents
- ★ Get divorced

Student coverage

Coverage for a student-dependent ends on the last day of the month in which he or she ceases to be a full-time student at an accredited institution. For information about continuing coverage, call the GIC Public Information Unit at 617-727-2310 x 801.



Before You Retire.....

Three months before you retire from state service, be sure to do the following.

- 1) For retirement counseling, call or visit the State Retirement Board at 617-367-7770, One Ashburton Place in Boston. See their web site at www.state.ma.us/treasury/srb.
- 2) Evaluate your health and optional life insurance options. Complete and submit the corresponding GIC forms available through your worksite's GIC Coordinator.
- 3) Call or visit your local Social Security Office (see phone book blue pages, or go to www.ssa.gov) for Social Security & Medicare Benefits eligibility. Fill out & submit the forms.

This will help ensure seamless health, life insurance and retirement benefits until your retirement is approved.

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And more.....

See Inside for Details

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